

**GRAND CAPITAL CORPORATION**

	CPP Disbursement Date 04/24/2009	RSSD (Holding Company) 1065967	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$241	\$218	-9.7%		
Loans	\$183	\$168	-8.1%		
Construction & development	\$36	\$27	-25.8%		
Closed-end 1-4 family residential	\$32	\$23	-27.1%		
Home equity	\$6	\$5	-22.1%		
Credit card	\$0	\$0			
Other consumer	\$3	\$2	-32.8%		
Commercial & Industrial	\$37	\$38	2.5%		
Commercial real estate	\$52	\$54	3.9%		
Unused commitments	\$23	\$15	-33.6%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$30	\$19	-34.5%		
Asset-backed securities	\$0	\$0			
Other securities	\$9	\$17	89.9%		
Cash & balances due	\$11	\$2	-77.2%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$216	\$192	-10.9%		
Deposits	\$189	\$164	-13.6%		
Total other borrowings	\$26	\$28	9.4%		
FHLB advances	\$26	\$28	9.4%		
Equity					
Equity capital at quarter end	\$26	\$26	0.1%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$4	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	9.9%	11.5%	--		
Tier 1 risk based capital ratio	12.6%	13.9%	--		
Total risk based capital ratio	13.9%	15.2%	--		
Return on equity <sup>1</sup>	-2.0%	-1.0%	--		
Return on assets <sup>1</sup>	-0.2%	-0.1%	--		
Net interest margin <sup>1</sup>	4.6%	4.6%	--		
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}}	212.2%	87.0%	--		
Loss provision to net charge-offs (qtr)	294.1%	67.5%	--		
Net charge-offs to average loans and leases <sup>1</sup>	1.2%	4.7%	--		
<sup>1</sup> Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	4.0%	11.8%	0.8%	5.3%	--
Closed-end 1-4 family residential	2.4%	2.7%	0.0%	2.1%	--
Home equity	0.0%	0.0%	1.6%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	3.8%	0.0%	1.5%	0.0%	--
Commercial & Industrial	0.0%	0.9%	0.0%	0.0%	--
Commercial real estate	0.0%	0.6%	0.0%	0.0%	--
Total loans	1.4%	2.6%	0.3%	1.2%	